

The mortgagor does hereby covenant and agree to procure and maintain insurance in an amount not less than Four Thousand (\$4,000.00) dollars against all loss or damage by fire, in some insurance company acceptable to the mortgagee herein, upon all buildings now or hereafter existing upon said real estate, and to assign such insurance to the mortgagee as additional security, and in default thereof said mortgagee may procure and maintain such insurance and add the expense thereof to the face of the mortgage debt as a part of the principal and the same shall bear interest at the same rate and in the same manner as the balance of the mortgage debt and the lein of the mortgage shall be extended to include and secure the same. In case said mortgagor shall fail to procure and maintain (either or both) such insurance as aforesaid, the whole debt secured hereby shall, at the option of the mortgagee, become immediately due and payable, and this without regard to whether or not said mortgage shall have procured or maintained such insurance as above permitted.

Mortgagor does hereby covenant and agree to pay promptly when due all taxes and assessments that may be levied or assessed against said real estate, and also all judgments or other charges, liens or encumbrances that may be recovered against the same or that may become a lein thereon, and in default thereof said mortgagee shall have the same rights and options as above provided in case of insurance.

And if at any time any part of said debt, or interest thereon, be past due and unpaid, we hereby assigns the rents and profits of the above described premises to said mortgagees, or their successors Heirs, Executors, Administrators or Assigns and agree that any Judge of the Circuit Court of said State may, at chambers or otherwise, appoint a receiver, with authority to take possession of said premises and collect said rents and profits, applying the net proceeds thereof (after paying costs of collection) upon said debt, interest, costs or expenses; without liability to account for anything more than the rents and profits actually collected.

PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of the parties to these Presents, that if we the said mortgagor s, do shall well and truly pay or cause to be paid unto the said mortgagee the debt or sum of money aforesaid, with interest thereon, if any be due, according to the true intent and meaning of said note, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.

AND IT IS AGREED by and between the said parties that said mortgagors, are to hold and enjoy the said Premises until default of payment shall be made.

WITNESS our hand s and seal s, this 11th day of January in the year of our Lord one thousand, nine hundred and Sixty-three in the one hundred and Eighty-seventh year of the Independence of the United States of America.

Signed, sealed and delivered in the presence of

Judy Hanna
V. Daniel Chapman

John S. Kellett (L.S.)
John S. Kellett
Betty C. Kellett (L.S.)
Betty C. Kellett (L.S.)
(L.S.)

THE STATE OF SOUTH CAROLINA, }

Probate.

ANDERSON County }

PERSONALLY appeared before me Judy Hanna and made oath that She saw the within named John S. and Betty C. Kellett sign, seal and as their act and deed deliver the within written deed, and that she with V. Daniel Chapman witnessed the execution thereof.

SWORN TO before me this 11th day of January A. D., 1963
V. Daniel Chapman (L.S.)
Notary Public for South Carolina

Judy Hanna